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### Search Results -

Terms	Documents
707/1	9113

Database:

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Search:






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### Search History

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DATE: Monday, February 19, 2007    [Purge Queries](#)    [Printable Copy](#)    [Create Case](#)

<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
side by side			
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L30</u>	707/1	9113	<u>L30</u>
<u>L29</u>	705/1	6790	<u>L29</u>
<u>L28</u>	705/44	1299	<u>L28</u>
<u>L27</u>	705/43	708	<u>L27</u>
<u>L26</u>	705/42	755	<u>L26</u>
<u>L25</u>	705/41	918	<u>L25</u>
<u>L24</u>	705/40	1806	<u>L24</u>
<u>L23</u>	705/39	2153	<u>L23</u>
<u>L22</u>	705/38	1158	<u>L22</u>
<u>L21</u>	705/36	1616	<u>L21</u>
<u>L20</u>	705/35	2894	<u>L20</u>
<u>L19</u>	705.clas.	48327	<u>L19</u>
<u>L18</u>	707/102	9345	<u>L18</u>

<u>L17</u>	707/101	5829	<u>L17</u>
<u>L16</u>	707/103y	348	<u>L16</u>
<u>L15</u>	L11 and 707/103y	0	<u>L15</u>
<u>L14</u>	L11 and 707/102	1	<u>L14</u>
<u>L13</u>	L11 and 707/101	1	<u>L13</u>
<u>L12</u>	L11 and 707.clas.	2	<u>L12</u>
<u>L11</u>	L10 not @py>1999	44	<u>L11</u>
<u>L10</u>	L9 and set	307	<u>L10</u>
<u>L9</u>	L8 and package	310	<u>L9</u>
<u>L8</u>	L5 and switching	673	<u>L8</u>
<u>L7</u>	L5 and packageset	0	<u>L7</u>
<u>L6</u>	L5 and package with set with switching	0	<u>L6</u>
<u>L5</u>	L4 and (key with value or key adj value or key near value)	3343	<u>L5</u>
<u>L4</u>	L2 and financ\$3 and service	32483	<u>L4</u>
<u>L3</u>	L2 and (packageset or package with set) near2 (switching or switch)	12	<u>L3</u>
<u>L2</u>	(database or data with base)	1077357	<u>L2</u>
<u>L1</u>	(database or data with base) near2 (packetset or packet with set) near2 (switching or switch)	0	<u>L1</u>

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

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L12: Entry 1 of 2

File: USPT

Oct 6, 1998

US-PAT-NO: 5819263

DOCUMENT-IDENTIFIER: US 5819263 A

TITLE: Financial planning system incorporating relationship and group management

DATE-ISSUED: October 6, 1998

## INVENTOR-INFORMATION:

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APPL-NO: 08/684344 [PALM]

DATE FILED: July 19, 1996

INT-CL-ISSUED: [06] G06F 7/08

## INT-CL-CURRENT:

TYPE	IPC	DATE
CIPP	G06 Q 10/00	20060101

US-CL-ISSUED: 707/3; 705/3, 705/10, 345/163, 345/348

US-CL-CURRENT: 707/3; 345/163, 705/10, 705/3, 715/777, 715/835

FIELD-OF-CLASSIFICATION-SEARCH: 395/603, 395/611, 395/200.09, 395/202, 395/222, 707/3, 707/200, 705/3, 705/10, 705/36, 345/348, 345/163

See application file for complete search history.

## PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

5319543

June 1994

Wilhelm

364/401

<input type="checkbox"/>	<u>5319777</u>	June 1994	Perez	395/600
<input type="checkbox"/>	<u>5361199</u>	November 1994	Shoquist	364/401
<input type="checkbox"/>	<u>5371675</u>	December 1994	Greif et al.	364/419.1
<input type="checkbox"/>	<u>5410693</u>	April 1995	Yu et al.	395/600
<input type="checkbox"/>	<u>5452416</u>	September 1995	Hilton et al.	395/61
<input type="checkbox"/>	<u>5546577</u>	August 1996	Marlin et al.	395/600
<input type="checkbox"/>	<u>5611048</u>	March 1997	Jacobs et al.	395/200.09
<input type="checkbox"/>	<u>5649192</u>	July 1997	Stucky	395/614
<input type="checkbox"/>	<u>5652908</u>	July 1997	Douglas et al.	395/800
<input type="checkbox"/>	<u>5694561</u>	December 1997	Malamund et al.	395/346

## OTHER PUBLICATIONS

Shaw et al., "Microsoft Office 6 in 1", Que Corporation, pp. 608-609, 631-633, 644, 713-717, 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Black; Thomas G.

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ATTY-AGENT-FIRM: Snell & Wilmer L.L.P.

## ABSTRACT:

An advisor can provide proactive, efficient service to clients through the use of the present group management system. The system is an effective work management tool that efficiently organizes an advisor's day-to-day operations, work flow, clients and prospects. To allow coordinated consultation based not only on an individual's demographic information, but also on the individual's relationships to others, people and organizations are arranged into client groups and prospect groups. An advisor can analyze an individual's relationship with his/her family, business and pension to provide overall financial planning and security. The group management system includes numerous innovative, coordinated features including security measures, an easily accessible FRONT PANEL, a simplified SEARCH ENGINE, and the ability to refresh data. The grouping of clients in the CARD FILE enables the DRAG and DROP function to initialize applications without the need for repeated input of data. The REFRESH, ON-LINE CLIENT DATA, FIELD DATA CAPTURE and EXPORT features allow communication with a host database or other local databases.

33 Claims, 25 Drawing figures

[Previous Doc](#)      [Next Doc](#)      [Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

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L12: Entry 1 of 2

File: USPT

Oct 6, 1998

DOCUMENT-IDENTIFIER: US 5819263 A

TITLE: Financial planning system incorporating relationship and group managementAbstract Text (1):

An advisor can provide proactive, efficient service to clients through the use of the present group management system. The system is an effective work management tool that efficiently organizes an advisor's day-to-day operations, work flow, clients and prospects. To allow coordinated consultation based not only on an individual's demographic information, but also on the individual's relationships to others, people and organizations are arranged into client groups and prospect groups. An advisor can analyze an individual's relationship with his/her family, business and pension to provide overall financial planning and security. The group management system includes numerous innovative, coordinated features including security measures, an easily accessible FRONT PANEL, a simplified SEARCH ENGINE, and the ability to refresh data. The grouping of clients in the CARD FILE enables the DRAG and DROP function to initialize applications without the need for repeated input of data. The REFRESH, ON-LINE CLIENT DATA, FIELD DATA CAPTURE and EXPORT features allow communication with a host database or other local databases.

Assignee Name (1):American Express Financial CorporationAssignee Group (1):American Express Financial Corporation Minneapolis MN 02Brief Summary Text (5):

The present invention generally relates to a computer-implemented program for a group management system and more particularly to a computer-implemented program for performing tasks for groupings of clients and prospective clients in the financial planning industry.

Brief Summary Text (7):

For people to achieve their personal and financial objectives, they typically require a long-term relationship with a trusted and knowledgeable advisor who can help them achieve their objectives in a prudent and thoughtful manner. Achieving objectives often involves financial planning, thus a large segment of the advising (or client management) industry is transaction based. Strong one-on-one relationships with clients usually allow an advisor to consult with clients regarding their objectives, and subsequently, conduct financial transactions for the clients. Initiating, building and maintaining long-term advisory relationships with a client is typically crucial for a successful advisor. All barriers to client relationship acquisition and maintenance (i.e. service delays and errors, lack of information, poor product performance and the like) should be identified and eliminated in order to remain competitive. Hence, corporations are continually searching for the best method to foster and maintain relationships with clients.

Brief Summary Text (8):

More companies are hiring advisors to acquire and service clients, with the company typically requiring constant contact with the advisor. Advisors find prospective clients and attempt to create a rapport with the clients in order to gain their

trust and ultimately obtain their business. The actual financial products are provided by the company, but the advisor is usually the person who interacts with client questions and concerns. However, in practice, the advisor typically does not provide sufficient contact with the company. The lack of communication between the field and the central organization often means that effective methods and systems are reinvented in different locations. In many client management systems, advisors keep their personal client information locally on a closed system apart from the facilities of the corporate office. An exclusively local database often requires that advisors re-enter data multiple times as they work through the planning process with clients. Failure to get the proper information usually creates delays and many times leads to the loss of clients. A system is needed that can communicate with a host database which will consistently update data and services, thus allowing an advisor to provide immediate, current information to clients.

Brief Summary Text (9):

To provide these services, advisors typically need an effective work management tool that efficiently organizes their day-to-day operations, work flow, clients and prospects. For many years, the client management industry has attempted create an optimal system to service its clients. Because companies are often concerned that their advisors spend too much time performing administrative or clerical tasks not related to client development, the client management system needs to allow the advisor to concentrate on customer service.

Brief Summary Text (10):

Current methods of client acquisition and client maintenance often include poorly tailored techniques, such as "cold calling." The purchasing profile of clients is evolving such that consumers demand real time solutions to their problems. Therefore, service providers need the capability to update and communicate with prospects and customers via advanced management technology. A system is needed that incorporates a menu of techniques that allow focus teams and advisors to select techniques, other than "cold calling", that are the most appropriate and cost effective based on local market opportunities.

Brief Summary Text (11):

A key to the success of client acquisition is accessibility of information, such as demographics, profitability of client, trigger events and other soft data that is typically deemed appropriate by the advisor to successfully take advantage of market and relationship-building opportunities. At any time, clients usually want to know how their financial portfolio is achieving their relationship goals. A failure of the client management industry is the lack of goal tracking. Clients continually ask, "How am I doing?" Advisors should have "real time" access to client data, i.e., transaction records and client history. Access often allows for problem resolution, answering client questions, providing information for scheduled client reviews and tracking clients goals. The ability to provide immediate answers to a client would help support the relationship sought between the advisor and the client. Contact systems, presentation tools and data integration methods that are currently available are often cumbersome, slow, antiquated and manually intensive such that they do not meet the growing needs of field advisors. A user friendly group management system is needed to assist advisors to use information to create marketing plans, provide base information and tracking on referrals, and facilitate the transfer of information from the advisors in the field back to the marketing specialists in the corporate office or marketing division. Furthermore, a client typically expects an appropriate amount of information in clear and easy-to-understand statements from the advisor. A need exists for an improved client management and planning system with the ability to personalize plan contents to each client's unique situation and preferences.

Brief Summary Text (12):

Client acquisition and retention is usually a prime concern for corporations, along with cultivating each client relationship to its fullest potential. Client-base

assets (i.e., recommendations and referrals that promote new business) are typically underutilized because assets are lost prematurely due to unsatisfactory service. As a major key to long-term growth, corporations need a system to help retain and deepen relationships with clients and earn as many recommendations/referrals as possible from existing clients by providing exceptional advice, service and value.

Brief Summary Text (13):

Research and advisor experience often shows that satisfied clients are much more likely to recommend the advisor's company to friends and business associates. The optimal client management system should provide, in each and every interaction, a variety of services, quick access to information, efficient retention of information, cross-referencing of information, and instant advice. Advisors should respond quickly to client inquiries and requests by, inter alia: (1) having immediate and easy access to client biographical information, account balances, and account activity, (2) obtaining tools or support to quickly and easily perform routine client service requests, i.e. address and beneficiary changes, basic new business transactions, etc., (3) having a simple interface system allowing local staff or team support to quickly and competently handle client service requests when the advisor is unavailable.

Brief Summary Text (15):

Several management gaps exist in the client management industry which often affect client relations. Some advisors are not successful in managing and executing the business because of the difficulty in obtaining qualified prospects and the inconsistency in the quality of client service. Advisors typically lack a structured process for managing their business, do not have information to evaluate their business in a timely manner and spend disproportionately more of their time procuring appointments than they do conducting appointments.

Brief Summary Text (16):

Strategic processes for operationalizing key goals of corporations are often in great demand. An important goal of any corporation is client service and satisfaction in order to maintain the client relationship. Corporate representatives should have the ability to acquire, service, plan and track their interactions with clients. The ability to preform proactive client services and targeted marketing can typically result in increased productivity with a large cost benefit to a corporation. Currently, an optimal system that is patterned after the way a corporation interacts not only with clients, but also with groups and organizations, does not exist.

Brief Summary Text (17):

The current state of the art systems for client management often suffer from the principal disadvantages of not being tailored to financial planners and not able to group clients into marketable segments. Because existing systems are typically designed to only assist the advisors' interactions with a corporation representative (i.e. benefits manager), the existing systems only store simple demographic information about the client and employer. Although the benefits may be sold to an employer, the employees are often the individuals that need the customer service. Thus, the limited information found in existing systems typically does not provide enough information to the advisor for the advisor to effectively service clients. Current systems also do not often have the ability to conduct creative searches and perform key activities from these search results. The end result is that client relationships suffer due the lack of an efficient system to pass information to clients.

Brief Summary Text (21):

The present invention provides a system wherein, an advisor can provide proactive, efficient service to clients through the use of the present group management system. The system is an effective work management tool that efficiently organizes

an advisor's day-to-day operations, work flow, clients and prospects. To allow coordinated consultation based not only on an individual's demographic information, but also on the individual's relationships to others, people and organizations are arranged into client groups and prospect groups. An advisor can analyze an individual's relationship with his/her family, business and pension to provide overall financial planning and security. Generally, an advisor utilizes a desktop to communicate with a mainframe through middleware. To operate the group management system, the advisor boots the system, the FRONT PANEL is displayed, an icon is selected, the advisor manipulates/inputs data and the advisor prints/sends data. The group management system includes numerous innovative, coordinated features including security measures, an easily accessible FRONT PANEL, a simplified SEARCH ENGINE, and the ability to refresh data. The grouping of clients in the CARD FILE enables the DRAG AND DROP function to initialize applications without the need for repeated input of data. The REFRESH, ON-LINE CLIENT DATA, FIELD DATA CAPTURE and EXPORT features allow communication with a host database or other local databases.

Brief Summary Text (22):

The advisor not only works with an individual, but the advisor works with all of the individual's relationships, including family, business, pensions and the like. Analysis of all client relationships provides a more accurate assessment of a client's financial position, and thus, often assists the individual in financial planning and achieving financial security. To achieve financial security, the system considers the client's account information in conjunction with the client's goals. The grouping of clients by specific criteria greatly enhances an advisor's ability to assist clients in achieving their relationship goals.

Brief Summary Text (23):

Oftentimes, success in the industry depends on an advisor's ability to identify and correct problems in a specific grouping of clients. Presently known schemes typically involve systems which only access individual accounts, without an efficient grouping strategy. Obviously, the advisors can manually reorganize all of their clients into specific groupings, but this would be a cumbersome, time-consuming process. Upon choosing an individual or organization in the present system, an advisor has the capability to access its respective grouping. The advisor also has the ability to create a group in a quick and efficient manner in order to allow the advisor to perform one task that covers the entire group. Instant access to group data helps advisors search the database and produce letters and reports for groups of similarly situated clients.

Brief Summary Text (24):

By establishing an effective system based on the grouping of clients, the present invention allows an advisor to analyze and support the groups. To conduct a proper analysis of each group, the advisor typically needs large amounts of information. The large amounts of group information in the present invention is organized in a system, such that the system can quickly and efficiently supply the advisor with needed information. The present system incorporates a substantial amount of client relationship and account information to enable the advisor to assist each client to accomplish his/her goals. From a corporate perspective, unique needs, expectations and behaviors of prospects in different market segments are often not well understood and addressed in marketing techniques and product and service offerings. The present system provides an analysis of needs, expectations and behaviors of prospects in related groupings to tailor products, services, pricing, marketing approaches, etc. to prospective clients' unique needs. The ability to divide a client base into key market segments (groups) is invaluable to a corporation, as well as an advisor.

Drawing Description Text (15):

FIG. 10 is an exemplary Financial Summary screen view of The Financial Tab;

Drawing Description Text (16):



FIG. 11 is an exemplary Monthly Savings screen view of The Financial Tab;

Drawing Description Text (17):

FIG. 12 is an exemplary Members Financial Information screen view of The Financial Tab;

Drawing Description Text (18):

FIG. 13 is an exemplary Concerns screen view of The Financial Tab;

Detailed Description Text (2):

In general, with reference to FIG. 1, a block diagram of a group management system network 5 in accordance with one aspect of the invention is shown. DESKTOP 10 suitably communicates with MIDDLEWARE 30 which contains a data utility (DU) 22 and a Staging Server (SS) 34. MIDDLEWARE 30 also suitably communicates with MAINFRAME 40. Those skilled in the art will appreciate that DESKTOP 10 may be any suitable computing device, such as a personal computer, laptop computer, or the like. Those skilled in the art will appreciate that DESKTOP 10, MIDDLEWARE 30 and MAINFRAME 40 include suitable computing hardware for effecting the functions set forth herein. In this regard, although a preferred exemplary embodiment of the present invention surrounds a group management system and method and apparatus for grouping clients, it will be understood that the invention is not so limited. In particular, it will be appreciated that the present invention contemplates virtually any type of management system or methodology for virtually any type of goods or services of whatever kind or nature, in that the methods and apparatus described herein for grouping and manipulating may be applied in any of these contexts.

Detailed Description Text (3):

As further explained below in the more detailed description, system 5 includes an inventive, efficient and effective combination of functions which provide grouping and organizational capabilities. These capabilities assist an advisor in providing effective consultation for achieving a customer's relationship goals. Through an expanded access to information, the functions of system 5 are designed to assist financial advisors in providing superior customer service. For example, prior art systems typically include about five basic informational fields for each customer, with about an additional ten user-defined fields which an advisor should have the skills to properly create and manipulate. System 5, however, includes over 250 active fields which contain a variety of information for use and manipulation by an advisor.

Detailed Description Text (4):

System 5 provides, through Planner Access to Client Data (PACD) as more fully explained below, accessibility of information, such as profitability of client, TRIGGERS 365 events and other soft data that is typically deemed appropriate by an advisor to successfully take advantage of market and relationship-building opportunities. This information is the key to the success of client acquisition and maintenance. System 5 allows advisors to provide clients, at any time, with information about how their financial portfolio is achieving their relationship goals. Thus, system 5 provides goal tracking with "real time" access to client data, i.e., transaction records and client history. The ability to provide immediate answers to a customer helps support the relationship sought between an advisor and the client.

Detailed Description Text (6):

With reference to FIG. 2, a block diagram of DESKTOP 10 in accordance with one aspect of the invention is shown. DESKTOP 10 preferably includes, temporary data files 12, SYBASE OPEN client v10.0 15, Cs.Library 16, Ct.Library 17, APPLICATION 18 ODBC driver 19, IBM TCP/IP 20, database manager (DBM) 21, DB2/2 DATABASE 22 of tables/spaces, data extract 23, WPS SOM class 24 and WPS object 25. SYBASE OPEN client 15 allows attachment of DESKTOP 10 to a UNIX server 34 via TCP/IP, a local network or a dial-up connection and its use for this purpose is generally known. In

a preferred embodiment, PK ZIP (DOS v2.04g, OS/2 v1.01) compresses data files, while BACK MASTER v1.2 is the back up software for backing up the computer tape and their use for this purpose is generally known. KOPY KAT v1.1 is a code that allows the system maintenance personnel to dial into DESKTOP 10 and conduct problem determination and its use for this purpose is generally known. DB2/2 22 is a preferred database embodiment, but any suitable database can be incorporated into system 5.

Detailed Description Text (8):

In a preferred embodiment, DESKTOP 10 includes an application which is constructed with an object oriented application object model. This application provides the majority of functions local to DESKTOP 10. In a preferred embodiment, the persistent portion of the application object model will have a corresponding, isomorphic representation within a LOCAL DATABASE. To facilitate the isomorphic mapping between the application object model and local database, a persistence framework was built. The persistence framework handles the necessary persistence activities as well as the impedance matching between the application object model and DATABASE 22 preferred tables and keys.

Detailed Description Text (9):

With reference to FIG. 1, MIDDLEWARE 30 preferably includes any component between DESKTOP 10 and MAINFRAME 40. Exemplary main components of data utility MIDDLEWARE 30 are implemented using, in a preferred embodiment, the Data Utility Host Software OverVIEW Data Base & Mainframe Gateway--Server Configuration A (SDA) includes Security: Unix-Sun OS v4.1.3. The APPLICATION LAYER includes SQL Server v10.0.2.1 SWR 4009 and Netgateway v2.0 SWR 2728. No ADMINISTRATIVE TOOLS and no NETWORK UTILITIES LAYER exist. The NETWORK ACCESS LAYER includes SunLink SNA v7.0.1 (Patch 100916-05) (Peer-to-Peer Services), APPC, TCP/IP, Token Ring-LLC v2.1 and Ethernet.

Detailed Description Text (11):

MIDDLEWARE staging server 34 preferably includes, in the APPLICATION LAYER, Middleware Applications v2.2. The ADMINISTRATIVE TOOLS include Tivoli UNIX Admin. Software v2.0.2 and Legato Backup software v4.1.3. The NETWORK UTILITIES LAYER includes FTP v9.04 and Sybase Open client v10.01. The NETWORK ACCESS LAYER includes TCP/IP v9.04 and HP ARPA Services v9.04.

Detailed Description Text (12):

In a preferred embodiment of the File Server (FS), the SECURITY (Novell Netware Administration) does not include an APPLICATION LAYER. The ADMINISTRATIVE TOOLS include Backup Exec v5.01, BootP v2.2, Anti-Virus (AV2) v2.3 and Talley NetCensus v2.5.1. The NETWORK UTILITIES LAYER includes Domain Services v2.3, CIM v2.4 and Netware Mgmt. Agents v1.6. The NETWORK ACCESS LAYER includes Netware v3.12, ODI, IPX/SPX and TCP/IP vNovell.

Detailed Description Text (14):

In a preferred embodiment of the AutoFile Server (SA), the APPLICATION LAYER includes Informix (DBMS) v5.01, AutoFile Applications and Storage Manager (Recognition software) v2.02. The ADMINISTRATIVE TOOLS include Proprietary Monitoring Software and HP DataPair (Mirroring software). The NETWORK UTILITIES LAYER includes Informix Star v5.0. The NETWORK ACCESS LAYER includes TCP/IP, HP ARPA Services.

Detailed Description Text (15):

With reference to FIG. 3, a block diagram of MAINFRAME 40 in accordance with one aspect of the invention is shown. MAINFRAME 40 preferably includes an MVS system that contains a hierarchical database management system (IMS) 41, a relational database management system (DB2) 42, index sequential access files (VSAM) 43, a transaction processing monitor (CICS) 44 and other datasources. Mainframe 40 also preferably includes a security and authentication system (ACF2) 45 and

communication software (SNA) 46. Mainframe 40 also suitably includes custom and other vendor supplied software and databases. For example, custom development software includes Client Account Management System (CAMS) which includes processes to identify account ownership and creating new customers.

Detailed Description Text (17):

More particularly, an exemplary boot-up routine 52 is illustrated in FIG. 4a. The boot-up routine initializes a computer system by clearing memory and reloading an operating system. In a preferred embodiment, after suitably supplying DESKTOP 10 with power (step 252), a command line suitably appears on desktop user interface (step 254). DB2/2 DATABASE 22, which is a traditional bi-directional relational DATABASE, is preferably started (step 255). A commonly known command called START DBM is preferably used to start DB2/2 DATABASE 22. If any DYNAMIC LINK LIBRARIES (DLL) exist in a command line (step 256), DLLs are suitably loaded into APPLICATION 18 (step 258). Digitalk provides DLL packages, but the present invention patches new executed code into APPLICATION 18. An initiation code is preferably responsible for launching APPLICATION 18, so the initiation code associated with a DLL is also suitably loaded into APPLICATION 18 (step 260). BIT map dictionaries are suitably initialized (step 262), thereby allowing APPLICATION 18 to display BIT maps at a later time. APPLICATION 18 preferably looks for PATCH DLL (step 264), if any, that should be loaded at start-up. If no DLLs exist in the command line, no PATCHES are incorporated into APPLICATION 18. APPLICATION 18 creates a new application OBJECT (step 266) which suitably initializes itself (step 268) and APPLICATION 18 suitably launches an application (step 270).

Detailed Description Text (19):

After a CASPER check is suitably completed (step 276), as more fully described below, APPLICATION 18 requests a USER NAME and USER PASSWORD for logging into DB2/2 DATABASE 22 (step 280). A login is suitably verified (step 282) by a standard IBM desktop verification program MUGLIB. Once a login is verified, DB2/2 DATABASE 22 is preferably opened (step 284) and APPLICATION 18 is suitably initialized with a current application (step 286).

Detailed Description Text (21):

OBJECTS are suitably restored from DATABASE MANAGER 21 on demand. The USER PROFILE MANAGER (UPM) feature of the DATABASE MANAGER preferably stores the actual USER ID as a password, along with the password (step 290). In a preferred embodiment, APPLICATION 18 includes a GLOBAL NAME SPACE to differentiate two identical names in MAINFRAME 40 (step 292). Preferably, each DESKTOP 10 is sequentially supplied with a unique number range, such that GLOBAL NAME SPACE suitably assigns a unique identification number to each individual. Thus, if two advisors enter the same client name, the clients will automatically be assigned different identification numbers because both DESKTOPs 10 have unique sets of identification numbers. Thus, upon entry of different demographic information into DATABASE 22 of the two names, the GLOBAL NAME SPACE feature will recognize that the information is describing two unique clients.

Detailed Description Text (22):

To initialize the data structures so they are quickly available for an advisor, window management APPLICATION 18 preferably CACHES other sets of windows (step 294). A window is a region of a coordinate system that is visible as the display image. CACHING includes opening other sets of windows in the background, but not presenting the windows to an advisor, thereby expediting the time needed to retrieve the windows when needed. In a preferred embodiment, Window Management APPLICATION 18 stores the windows in CLASS VARIABLES. In an alternative embodiment, the windows are not cached during start-up, but the windows are suitably cached after an advisor first views the window during that session.

Detailed Description Text (23):

With continued reference to FIG. 4a, APPLICATION 18 preferably utilizes a LIST

PROXY to obtain simple demographic data from DB2/2 DATABASE 22 for all of the CLIENTS, PROSPECTS AND GROUPS and all of the parties assigned to each GROUP (step 296). All of this data is preferably arranged in temporary OBJECT 12. At the same time, in a preferred embodiment, APPLICATION 18 suitably preloads CALENDAR 86, as more fully explained below, with two months of activity information (step 298). An OBJECT preferably obtains a particular KEY VALUE from LIST PROXY, reads DB2/2 DATABASE 22 by rows and builds a real OBJECT from DB2/2 DATABASE 22 information (step 300). The BROKER LAYER preferably conducts impedance matching between OBJECT model and the relational data model so that the correct OBJECTS get brought in from DB2/2 DATABASE 22 at the correct time (step 302).

Detailed Description Text (26):

With reference to FIG. 4, an advisor typically requests a download either for all parties in DB2/2 DATABASE 22 (GLOBAL REFRESH 97) or for one or more parties (GROUP REFRESH 95) (step 62). To conduct a GLOBAL REFRESH 97, an advisor requests an update of his complete PERSON and ORGANIZATION lists. With reference to FIG. 1, using DU 32, an advisor requests that his client base to be extracted from MF 40. MF 40 extracts and captures data from the host databases which preferably include IMS 41, DB2 42 and VSAM 43. In a preferred embodiment, after 15 seconds, batch processes running on MF 40 will extract the data and copy the data to staging server 34. With reference to FIG. 5, in a preferred embodiment, the next morning, an advisor requests the status of his request from STATUS 92 on FRONT PANEL 80. With reference to FIG. 6a, a STATUS 93 view is displayed which preferably includes information related to Action 112, Request Type 113, Description 114, Date/Time 115, User 116 and Status 117. Pending completion of the request, an advisor requests a download to his local DESKTOP 10. Utilizing DU 32, FTP, DATA replicate and DATA populate, the data is transferred to DESKTOP 10 in TEMPORARY FILE 12 and inserted into DB2/2 DATABASE 22 by DATA EXTRACT 23 of an advisor. APPLICATION 18 is suitably restarted (step 64) to give an advisor access to the downloaded data. In a preferred embodiment, the entire process of a GLOBAL REFRESH 97 takes approximately 20-40 minutes.

Detailed Description Text (27):

With momentary reference to FIG. 4, upon restarting APPLICATION 18, a FRONT PANEL 80 is suitably displayed (step 65). With reference to FIG. 5, an exemplary FRONT PANEL 80 is illustrated. In a preferred embodiment, each icon suitably represents a specific feature of APPLICATION 18. FRONT PANEL 80 suitably includes six icons (CARD FILE 82, SEARCH 84, CALENDAR 86, LETTERS 87, FINANCIAL 88 and PUT AWAY 89), a PARKING LOT 90, and 4 buttons (SHUTDOWN 91, STATUS 92, HELP 93, and Advisor 94). FRONT PANEL 80 is always available and accessible, even when multiple windows and/or applications are open, thus providing quick access to target icons.

Detailed Description Text (29):

In a preferred embodiment, REFRESH operates in conjunction with numerous existing APPLICATION 18 programs. REFRESH suitably comprises any APPLICATION 18 program capable of providing a connection to a MAINFRAME 40, incorporating the data into DB2/2 DATABASE 22 and incorporating DB2/2 DATABASE 22 information into APPLICATION 18. The exemplary APPLICATION 18 programs in accordance with a preferred embodiment of the present invention preferably include SHIVA PW SYNC v2.2 which allows connection to MAINFRAME 40 and its use for this purpose is generally known. FAST DB v2.4 operates the REFRESH function 95, 97 and brings the data to the PC from MAINFRAME 40 and its use for this purpose is generally known. DATA REPLICATE and DATA POPULATE v2.4 incorporates the data into DB2/2 DATABASE 22 and its use for this purpose is generally known. ACT! (Data Conv. v2.3.2) is a general purpose client tracking APPLICATION 18 that allows DATABASE information to be inputted directly into APPLICATION 18 and its use for this purpose is generally known. METROPOLIS (Data Conv. v. 2.2 to 2.3) is another data conversion tool to allow DATABASE information to be inputted directly into APPLICATION 18 and its use for this purpose is generally known. DOCKING UTILITY v2.2 allows a think pad to hook into a docking station and its use for this purpose is generally known.

Detailed Description Text (30):

With momentary reference to FIG. 4, in a preferred embodiment, an advisor next looks for account data (step 66) for a particular CLIENT GROUP, as more fully explained below, by suitably opening the group and suitably switching to account tab 102, as seen in FIG. 6. Those skilled in the art will appreciate that a "tab" is a visual folder representation of a particular grouping of information or functionality of data from APPLICATION 18. An advisor is preferably presented with a list of accounts for the GROUP. Details of the account, such as account service history, servicing advisor, valuation, etc., are available by selecting various accounts and requesting specific detail. This data is brought in from DB2/2 DATABASE 22 which was populated by the GROUP or GLOBAL REFRESH 97 process (step 62 of FIG. 4). The date the information was last updated from MAINFRAME 40 is displayed in red at the bottom of ACCOUNTS TAB 22 to indicate if the data is up-to-date. With reference to FIG. 6, GROUP REFRESH 95, ON-LINE CLIENT DATA and FIELD DATA CAPTURE are also accessible from ACCOUNTS TAB 102.

Detailed Description Text (32):

OLCD 101 allows an advisor to access real-time information about a specific account for a client from MAINFRAME 40. In the preferred embodiment, the information is accessible within 10 seconds or less to enable reactive service queries. Thus, while an advisor is talking on the phone with the client, he can obtain answers to the clients questions.

Detailed Description Text (33):

Viewing OLCD 101 requires a real-time connection to DATABASE 22, so an advisor's computer becomes a terminal for viewing MAINFRAME 40 information. An advisor can choose to download MAINFRAME 40 information to DESKTOP 10 using the GLOBAL OR GROUP REFRESH 95 feature (see step 62 in FIG. 4). An advisor accesses OLCD 101 for a GROUP either through CARD FILE 82, as more fully explained below, or through Accounts tab 102 in the GROUP VIEW. From the front of CARD FILE 82, if a client is selected, then OLCD 101 button will be activated. By selecting this button, the client GROUP selected will be viewed in OLCD 101 software in MAINFRAME 40. An advisor on LAN 26 simply needs to select OLCD 101 button to produce OLCD 101 application. In an alternative embodiment, advisors who are remote will need to first establish a connection via a modem. With reference to FIG. 6, OLCD 101 VIEW lists all the products 104, all the account ID's 105, the status of each product 106, the account value of each product 107, the valuation date of each product 108 and the account opened date of each product 109 in a scroll-able box 110. The account values will be the last recorded value on MAINFRAME 40. The products listed in the product box are sorted by product name 104, account ID 105, status 106, account value 107, valuation date 108 or account open date 109. Each of these sort options are sorted in an ascending or descending order. The WINDOW feature lists all the open windows of OLCD 101, giving an advisor quick recall of any single open window, and the ability to close all windows.

Detailed Description Text (39):

Next, with momentary reference to FIG. 4, an advisor preferably views and manipulates GROUP data in DATABASE 22. The grouping of clients by specific criteria greatly enhances an advisor's ability to assist clients in achieving their relationship goals. Many products are marketed to certain segments of society and having a GROUP mechanism to facilitate this marketing effort would greatly assist the marketing efforts. To conduct a proper analysis of each group, an advisor typically needs large amounts of information. In the present invention, the large amounts of group information is suitably organized in DATABASE 22, such that DATABASE 22 quickly and efficiently supplies an advisor with needed information.

Detailed Description Text (41):

In a preferred embodiment, for an advisor to provide efficient customer service, these parties are organized into GROUPs. Grouping the parties allows an advisor to

avoid sending duplicate correspondence to related people or organizations. To improve the speed of the system, grouping also eliminates duplicate address fields in the database. Furthermore, the grouping of parties allows an advisor to respond to special requests from individual parties. For example, after two people go through a divorce, each of the people typically request separate statements to be sent to separate addresses. The grouping of clients, along with relationship fields, allows an advisor to efficiently respond to this request.

Detailed Description Text (42):

In a preferred embodiment, the GROUPS, which contain all of the PERSONs and/or ORGANIZATIONs, include CLIENT GROUPS and PROSPECT GROUPS. Depending on the status of the PERSON or ORGANIZATION, the party is grouped as a client and assigned a GROUP ID. A prospect is defined as any PERSON or ORGANIZATION that has not contracted with an advisor to preform services. The client and PROSPECT GROUPS may include households, organizations or special groupings. Examples of a client GROUP include a husband and wife, mother and daughter, an entire family, an entire household, etc. In a preferred embodiment, a household is defined as a minimum of one PERSON. Examples of ORGANIZATIONAL GROUPS include numerous members of a single pension plan. An example of special groups include a custodial relationship whereby a father reviews a son's transactions or a cluster of mutual funds.

Detailed Description Text (43):

In a preferred embodiment, the persistent portion of APPLICATION 18 object model preferably includes a corresponding, isomorphic representation within DATABASE 22. To facilitate the isomorhic mapping between APPLICATION 18 object model and the local database, a persistence framework was built. The persistence framework handles the necessary persistence activities as well as the impedance matching between APPLICATION 18 object model and a preferred set of tables and keys within DATABASE 22. Thus, the grouping relationships are exemplified in DATABASE 22 table and key structures as well as APPLICATION 18 object model.

Detailed Description Text (44):

By selecting a name in the name list box of CARD FILE 82, as more fully explained below, an advisor opens the GROUP associated with that PERSON or ORGANIZATION. With reference to FIG. 7, a GROUP folder 120 includes the tasks of GENERAL 120, ACCOUNTS 124, ACTIVITY LOG 126 AND FINANCIAL SUMMARY 88 and the menu choices of GROUP 130, SELECTED 132, View and HELP 136. The preferred functions of the menu choices of GROUP 130, SELECTED 132, View and HELP 136 are similar for all folders within the present invention. Thus, for simplicity and clarity, the following functional explanations for each menu choice shall apply to the menu choices in other folders, except where the functionality of a menu choice is redefined or supplemented herein. Furthermore, although the tasks and menu items are shown with reference to FIG. 7, for simplicity, the contents of each task and menu item will be described below without being specifically displayed in FIG. 7.

Detailed Description Text (45):

With reference to FIG. 7, an ADDRESS View of the General tab (accessed through CARD FILE 82) is shown. Within Address Information Box 121, an Advisor preferably enters one or more ADDRESSes for a contact. An advisor chooses and enters the type of ADDRESS (main residence, second residence, business, etc). An advisor also indicates which members of the GROUP to which the ADDRESS applies (Apply ADDRESS), thereby entering the ADDRESS only once and attaching to it all appropriate contacts. An advisor indicates whether mail should be sent to the ADDRESS (always, never, during dates shown). If an advisor chooses "during dates shown," he or she can set a begin and end date for the ADDRESS (e.g., for a second residence). An advisor also enters directions on how to get to the ADDRESS.

Detailed Description Text (48):

SELECTED MENU 132 preferably includes OPEN which contains a Member and EXTERNAL ADVISOR 490 option. The OPEN option is only activated upon selection of a

person/INDIVIDUAL. NEW creates a new PERSON, ORGANIZATION or EXTERNAL ADVISOR 490 for the GROUP. ADD EXISTING brings a PERSON, advisor or ORGANIZATION into the GROUP that already exists on the data base. DISASSOCIATE disconnects a member EXTERNAL ADVISOR 490 from the GROUP and will disconnect an address or phone number from the GROUP. The Disassociate options are activated only when the member, EXTERNAL ADVISOR 490, address or phone number is highlighted.

Detailed Description Text (49):

The VIEW MENU 134 preferably includes PREFERENCES, GENERAL, ACCOUNTS, ACTIVITY LOG and FINANCIAL. The GROUP PREFERENCES preferably include GROUP Member View section for declaring the salutation preference which contains a pull-down list with pre-set choices and an option for declaring female or male name first in the salutation. The Address View preference suitably sets the default city and state of GROUPs until this is overwritten by an advisor. The Phone View preference declares the phone type, e.g. home/work, that is the default phone number that will be shown on CARD FILE 82 and phone to-do's. The GENERAL, ACCOUNTS and ACTIVITY LOG choices perform similar functions as the similarly named tabs across the top of the file folder.

Detailed Description Text (50):

With continued reference to FIG. 7, GENERAL TAB 122 preferably includes GROUP Membership (which is the first and default page in a preferred embodiment), Address (as shown in the embodiment of FIG. 7), Service, EXTERNAL ADVISOR 490, and Marketing. An advisor preferably navigates between these five choices either by suitably paging up and down via two arrows on the file folder or via the pull down bar. The information on this View preferably includes name, CLIENT ID number, tax ID number, relationship type (entity type or relationship to the first member) client type, and date of birth.

Detailed Description Text (51):

In GENERAL TAB 122, an Open button is activated when one of the members has been selected. An Add Existing button 139 suitably allows an advisor to add a member to this GROUP that is currently elsewhere on DATABASE 22, e.g. in another GROUP. Selecting this button will bring up the PERSON/ORGANIZATION Search 84 VIEW. The PERSON/ORGANIZATION Search 84 VIEW, as more fully explained below, allows an advisor to quickly find a PERSON or an ORGANIZATION. Two buttons, PERSON and ORGANIZATION, allow an advisor to narrow the search down to one of those two categories. An advisor then either types or scrolls to find and select the PERSON/ORGANIZATION they want to add to this GROUP. The New PERSON button brings up the PERSON View to add a new PERSON to this GROUP, e.g. not currently in the data base. PERSON View includes PERSON, SELECTED, View and HELP. PERSON View includes New PERSON which brings up another PERSON View.

Detailed Description Text (55):

With continued reference to FIG. 7, View menu preferably includes General, Address, Health info, Relationships, Employment summary, user defined attributes and Preferences. Upon selecting preferences, Preference View opens. PREFERENCE View preferably includes State of residence, Salutation, Set user-defined fields, Save and Cancel. State of residence is preferably a pull down list of alphabetical states that are first letter sensitive for selection. Salutation is a pull down list of First, First Last, Preferred, Preferred Last, Prefix First Last, Prefix First Middle Last Suffix, and Prefix Last. In a preferred embodiment, the default is Preferred, which selects the PERSON's preferred name as the salutation. For example, Thomas Smith's preferred salutation could be Tom. An user-defined fields are preferably free-form text which an advisor can add such items as sports, hobbies, etc. Save will suitably store the information and return an advisor to whatever View an advisor came from in the PERSON. Cancel will not store, but will preferably return an advisor to previous View.

Detailed Description Text (67):



PERSON RELATIONSHIP preferably includes a grid with name, date of birth, tax ID#, relationship date, relationship type and three buttons including Open, New relationship, and Add Existing relationship. These functions are the same as those listed above. If an advisor highlights a PERSON, an advisor may select the Open button for more PERSON information. Relationship information is a pre-defined set of relationships used by financial planning. A reciprocal relationship will be established for the other party. In addition to blood relationships, some trustee type relationships, such as benefactor and owner are available. The relationship date includes anniversary date for marriage.

Detailed Description Text (69):

In a preferred embodiment, user-defined FIELDS are set up in Preference, so that an advisor may freely input any information. User-defined FIELDS exist in search engine 84 for better marketing.

Detailed Description Text (70):

With reference to FIG. 7, within GROUP General tab 122, the behavior of Address is preferably similar to PERSON. Service preferably includes client service agreement, client service APPLICATION 18, Inactive status information, Servicing advisor and Servicing dates.

Detailed Description Text (71):

Client service agreement is preferably the service agreement that is established between an advisor and client. The agreement includes the service begin date, duration and service end date. The service end date is a TRIGGERS 365 on the CALENDAR 86 for an advisor to renew the client service agreement. Using client service APPLICATION 18, the next consolidated statement date will be downloaded from MAINFRAME 40 and the service frequency will be defaulted annually. APPLICATION 18 suitably allows an advisor to schedule meetings, mailings and phone calls for the client base over the entire year.

Detailed Description Text (72):

TRIGGERS 365 are suitably activated when an advisor selects a new service frequency. The selection automatically sets-up the meeting and mailings and phone calls based on the consolidated statement date. TRIGGERS 365 are alternatively established by changing each of the types to the desired month. For Meetings, Mailings and Calls, an advisor can select a Change button which activates a dialog box called Change Service Months. An advisor selects a month by selecting the grey square in front of the month, and then Save at the bottom of the dialog box. The months are visible to the right of Meeting, Mailing and Calls. TRIGGERS 365 are automatically set-up on the CALENDAR 86 for the beginning of each of those months. TRIGGERS 365 indicate that an advisor needs to schedule the client service meeting, send a client service mailing, or conduct a client service call.

Detailed Description Text (73):

Under INACTIVE STATUS INFORMATION, an advisor preferably selects inactive, the date a CLIENT became inactive and the reason a CLIENT became inactive. This information is important because a CLIENT may no longer be sent to DESKTOP 10 in a REFRESH. SERVICING Advisor preferably includes the name of an advisor, advisor number and location and the prior servicing advisor. For an analysis of turning PROSPECTs into clients, an advisor preferably obtains SERVICING DATES, THE NEXT SERVICE MEETING, LAST SERVICE MEETING, BECAME client DATE (which is downloaded from MAINFRAME 40) and BECOME PROSPECT date.

Detailed Description Text (77):

Marketing information preferably includes client acquisition, Market information, Primary interest, Recommended by and Publications. Client acquisition is preferably a technique field with pre-defined items and a number field with 11 digits. Market information includes a pre-set set of market segments comprising Achiever, Mature, Non-segmented, Pre-retired, Small business owner. Target market is suitably a free-



text entry field which an advisor enters such data as Golden Age Retirement Home. Primary interest is a free text field for notes about the interests of the GROUP. Recommended by includes Add PERSON and Remove. The Add PERSON brings up PERSON Search which allows an advisor to select a PERSON that recommended them. In a preferred embodiment, Publications and Tax and Business Service (TBS) are indicators that the GROUP is a member of TBS, receives a newsletter or publication.

Detailed Description Text (81):

JOURNAL VIEW 222 preferably provides a history of all activities, changes, notes and correspondence 227 for a particular GROUP. This information is important for an advisor's practice management, regulatory compliance and customer service. The checkboxes 227 suitably allow an advisor to "filter" the items seen in JOURNAL 222. NOTES 228 are extra pop-up windows allowing an advisor to indicate specific comments about a transaction or CLIENT GROUP. An advisor can also obtain a listing of all notes entered relating to a GROUP. The benefit of VIEW 222 is that advisors have the capability to edit note 228 from the menu bar option of EDIT AND DELETE NOTES.

Detailed Description Text (83):

The selection of ORGANIZATION from GROUP MEMBERSHIP View 134 preferably brings an advisor to GENERAL View of ORGANIZATION. GENERAL View preferably includes ORGANIZATION Preferred Name and Legal Name (i.e., IBM versus International Business Machines), Tax ID#, entity type (since ORGANIZATIONS are also trusts, these options are also available), broker/dealer indicator (is the ORGANIZATION in the securities market), mailing Name and the first contact. Each contact/owner includes Preferred (First) Name, Last Name, Responsibility, Phone (work) and FAX (work). The buttons preferably include Open, Add existing owner, add existing contact, add owner and add contact. ORGANIZATION includes ORGANIZATION, SELECTED, View and HELP. New ORGANIZATION sets up a new ORGANIZATION, Print brings up a print menu for employees and Close closes the View and goes back to GROUP or closes the view. Select preferably includes New consisting of Owner, Contact, Employee; Open consisting of Owner, Contact, Employee; Add existing consisting of Owner, Contact, Employee; and Delete consisting of Owner, Contact, Employee. View includes General, Address, Background, Employees, User-defined Attributes, and Preferences.

Detailed Description Text (88):

Furthermore, in a preferred embodiment, an advisor suitably defines blood and non-blood relationships. A contact may have only one blood relationship, but many non-blood relationships. The PERSON in the relationship does not need to be someone who currently exists in DB2/2 DATABASE 22. An advisor preferably chooses from a large variety of relationship indicators, i.e. married to, child of, brother of, friend of, trustee of, divorced from, beneficiary of, etc.. As an alternative embodiment, an advisor suitably adds a relationship that may not be a standard entry.

Detailed Description Text (89):

Customer service is one of the major keys to an advisor's practice. Advisors can also use APPLICATION 18 as a practice management tool to help run their businesses. In a preferred embodiment, APPLICATION 18 suitably provides an effective way for advisors to not only track the last time they interacted with a particular client, but allows an advisor to be proactive and plan the next visit or phone call. Once an advisor implements CALENDAR 86 events, as more fully described below, and service information, tracking reports suitably provide key information about the client that occurs within an advisor's practice. For example, advisors preferably display a list of the types of service history applied to each client, activities that have occurred by specific type of call or meeting, and a breakdown of the clients by client Acquisition Type.

Detailed Description Text (90):

In Service View of General Tab 122, an advisor preferably chooses the service

frequency for the client from the "Service Frequency" drop-down list. The options preferably include Annual 1st quarter, Annual 2nd quarter, Annual 3rd quarter, Annual 4th quarter, Semi-Annual 1st and 3rd quarters, Semi-Annual 2nd and 4th quarters or Quarterly. In a preferred embodiment, APPLICATION 18 automatically calculates the month(s) in which an advisor needs to see, mail or call the client based on the service frequency and on the date in the Next Consolidated Statement date field and sets TRIGGERS 365 for those activities.

Detailed Description Text (91):

With momentary reference to FIG. 8, an exemplary CARD FILE 82 is illustrated. CARD FILE 82 is a suitable feature for quickly finding a PERSON(s) or ORGANIZATION(s) in DATABASE 22. With reference to FIG. 9, an exemplary CARD FILE 82 routine is illustrated. As discussed, upon booting APPLICATION 18 (step 52), CARD FILE 82 is suitably cached (step 402) and the LIST PROXIES representing each PERSON or ORGANIZATION in CARD FILE 82 exist. An advisor preferably selects CARD FILE 82 icon (step 404), causing the operating APPLICATION 18 to suitably communicate with APPLICATION 18, thereby opening CARD FILE 82 VISUAL OBJECT (step 406). When CARD FILE 82 is opened, CARD FILE 82 OBJECT suitably requests that its PROXY obtain a PERSON or ORGANIZATION OBJECT from PERSISTENCE FRAMEWORK (step 408). To adhere to the specific listing requested by an advisor, the PROXY suitably checks each PERSON or ORGANIZATION OBJECT (step 410) to determine if the individual PERSON or ORGANIZATION OBJECT is a CLIENT, PROSPECT or OTHER before sending the information to CARD FILE 82. Once all of the information is obtained, CARD FILE 82 suitably builds the VISUAL OBJECT display of PERSON or ORGANIZATIONS (step 412). In an alternative embodiment, an advisor can load purchased prospects (i.e., a listing of prospects from commonly known database companies or an employer) into DB2/2 DATABASE 22 via a connection program from the data utility 32 folder of APPLICATION 18.

Detailed Description Text (92):

With reference to FIG. 8, opening CARD FILE 82 icon provides an easy way for advisors to access information about contacts in their DATABASE. Through CARD FILE 82, advisors can get address and phone information, add clients or PROSPECTs to DATABASE 22, and access client data on MAINFRAME 40. As previously discussed, Client is preferably defined as owning a corporate product or service. PROSPECTs are preferably defined as individuals who do not yet own a product or service (i.e. PROSPECTIVE clients). OTHER individuals are preferably defined as general contacts, e.g. a CPA, lawyer, employees of an organization, etc., that may be PROSPECTs in the future, and eventually clients.

Detailed Description Text (96):

CARD FILE 82 pull-down menus preferably include CARD 159, SELECTED 160, SUPERVISOR 161, VIEW 162 and HELP 163. CARD MENU 159 preferably includes Close which closes CARD FILE 82 and Export GROUP, as explained more fully below, which is suitably utilized to send the information on a GROUP, via e-mail or diskette, to be imported into another data base, e.g. an assistant or another advisor.

Detailed Description Text (105):

The PERSON Search Window acts similarly to CARD FILE 82, listing all PEOPLE in DATABASE 22 (including clients, PROSPECTs and OTHER). Like CARD FILE 82, an advisor preferably types a last name, first name or letter to move quickly to the desired PERSON. Once an advisor finds the PERSON and selects SAVE, the PERSON is added to the RECOMMENDED BY section of the PROSPECT Information View. The Remove PERSON button is then activated for removing the selected PERSON. Only one PERSON can be listed in the Recommended By section.

Detailed Description Text (109):

With reference to FIG. 8, creating OTHER PERSONS and OTHER ORGANIZATIONS does not create GROUPs. PERSONs and ORGANIZATIONs in this category include EXTERNAL ADVISOR 490, employees, contacts, owners, and service personnel or organizations (e.g.,

express couriers). This is an especially helpful feature for advisors in that it facilitates the management of their practice by allowing them to store all their contacts in one location.

Detailed Description Text (110):

With reference to FIG. 7, CARD FILE 82 allows an advisor to add a contact to a GROUP. ADD EXISTING 139 button under the GROUP MEMBERSHIP View 134 allows an advisor to add a contact that is currently in DATABASE 22 to the current GROUP without having to re-input the data. The contact can be selected from the PERSON/ORGANIZATION search View, which allows an advisor to quickly find a client/individual or ORGANIZATION to add to the GROUP. This feature is advantageous because it connects clients/GROUPS in the DATABASE, thereby establishing the correct relationships and keeping APPLICATION 18 free of redundant data. Specifically, APPLICATION 18 recognizes simple core relationships so that if a PERSON is denoted as a father of another PERSON, the other PERSON will automatically be denoted as the son of the later. The relationships are established by a RELATIONSHIP OBJECT which understands the reciprocal relationships.

Detailed Description Text (112):

With reference to FIGS. 10--13, Financial Tab 88 preferably includes Financial Summary 200 (FIG. 10), monthly savings 202 (FIG. 11), members financial information 204 (FIG. 12) and concerns 206 (FIG. 13). With reference to FIG. 10, financial summary information preferably includes fields such as the value of the net worth, financial assets, cash assets, gross estate and annual income. The value in each of the Financial Summary fields is preferably inputted by an advisor. Furthermore, an advisor suitably selects the marginal federal tax bracket for the group. In a preferred embodiment, each of these fields are suitably time stamped 209 with the last update from an outside Financial Planning source. Each of the fields indicated by an asterisk 210 has been suitably updated from the Financial Planning source.

Detailed Description Text (114):

With reference to FIG. 12, Members Financial Information 204 suitably allows for the input of name, annual incomes, gross estate, will type and will date. Highlighting a PERSON yields financial information about the PERSON.

Detailed Description Text (115):

With reference to FIG. 13, Concerns 206 for a Group are listed along with a respective risk tolerance 212. A Concern 206 is preferably a general goal without a specific individual involved, i.e. having the financial strategy to finance a son's college education is a goal, whereas having a financial strategy for education in general is a concern. Select concerns preferably include risk tolerances 212 such as, in a preferred embodiment, conservative, moderately conservative, moderately aggressive and aggressive. In a preferred embodiment, conservative is the default tolerance. To promote the integration of systems, a two-way transfer of concern data 206 preferably exists with system 5 and a financial planning source.

Detailed Description Text (116):

With momentary reference to FIG. 4, an advisor next utilizes SEARCH ENGINE 84 to sort and analyze data (step 72). With reference to FIG. 16, SEARCH ENGINE 84 suitably conducts searches based not only on common demographic information, but also on FINANCIAL 88 specific information. For example, searches preferably include account information, client financial concerns and goals. An advisor utilizes the results of SEARCH ENGINE 84 in a number of different ways in a preferred embodiment. For example, SEARCH 84 is preferably used for finding a particular GROUP or GROUPS, producing mail merge letters for mass mailing, producing specific sales literature for a select number of clients most appropriate for the particular information.

Detailed Description Text (117):

In a preferred embodiment, SEARCH ENGINE 84 utilizes a cumulative search facility

allowing point and click selection of search criteria, thereby requiring minimal data entry and substantially eliminating the need for complex logic combinations. SEARCH ENGINE 84 preferably uses STRUCTURED QUERY LANGUAGE (SQL), a common relational database language, to allow advisors to analyze their clients and PROSPECTs by executing searches one at a time. DATABASE MANAGER 21 suitably performs SQL searches based upon criteria specified by an advisor during interaction with APPLICATION 18. With reference to FIG. 16, the menu Bar preferably includes SEARCH 232, CURRENT LIST 233, RESULT LIST 234 and HELP 235.

Detailed Description Text (119):

In a preferred embodiment, the five categories of search criteria 236 preferably includes demographics, User Defined Fields, Products, Financials and Service. Demographics preferably includes PERSON, GROUP AND ORGANIZATION information (name, address, age, gender, etc.) except user-defined data and product data. User-Defined data preferably includes information defined by advisors including hobbies or information not generally tracked. Products preferably includes branches of products, such as Categories (certificates, mutual funds, etc.), Subcategories (equity funds, bonds, etc.) and specific product Names and values of products. Exemplary financial information about a GROUP preferably includes net worth, annual income, gross estate, goals and risk tolerance. Service suitably allows advisors to search time-sensitive client data e.g., consolidated statement dates, last service date, account opened date, etc. Service is useful to advisors during the New Business process.

Detailed Description Text (121):

The query APPLICATION 18 in SEARCH ENGINE 84 is based on the notion of "successive subtraction." An advisor preferably starts with a set of criteria and successively removes from that list those clients that do not meet the current query criteria. When an advisor has completed the search, an advisor moves the contacts in Current search list box 238 to Result search list box 243 by selecting Copy button 244 (step 330). In an alternative embodiment, an advisor moves a subset of the contacts in Current list box 238 by highlighting them and selecting COPY button 244.

Detailed Description Text (126):

The IMPORT process takes an Exported Group and reverses the aforementioned steps, bringing the exemplar data from the other local database into DATABASE 22. An advisor initiates the IMPORT process by dragging the icon that represents EXPORT GROUP 340 and dropping it onto PUT AWAY 89 icon or CARD FILE 82 icon.

Detailed Description Text (127):

As briefly discussed above, CALENDAR 86 preferably allows advisors to suitably schedule activities (meetings, phone calls, and to do items) and scan for open slots in their schedules. Advisors also use CALENDAR 86 to set TRIGGERS 365 and alarms, as explained below. When launched, CALENDAR 86 provides a day, week, and month view of activities. In a preferred embodiment, when reviewing to do items, an advisor assigns activities to an associate and then prints a report for the associate.

Detailed Description Text (130):

The menu bar of the MEETING VIEW 362 preferably includes Activity and HELP (not shown). The MEETING VIEW 362 contains a start date, start time, end date, end time, duration, meeting place, status, priority and a regarding entry (i.e. RE:). An advisor may suitably add or remove a GROUP, PERSON or PERSON responsible from any entry. When adding a GROUP, the GROUP is selected from the ACTIVITY View. Directions to the meeting are automatically incorporated into the MEETING VIEW 362 from the GROUP address View. An advisor can also set an alarm to remind an advisor of the scheduled meeting. The PHONE CALL View is similar to the MEETING VIEW 362. In a preferred embodiment, a duration of zero is an automatic indication of an unscheduled call. The TODO View is also similar to the MEETING VIEW 362, however the TODO View does not include end dates or durations.

Detailed Description Text (131):

In an alternative embodiment, an advisor suitably customizes CALENDAR 86 such that, when opening CALENDAR 86, either the Month 359, Week 360, or Day View 361 appears. An advisor also selects TRIGGERS 365, but preferably selects the specific event to be triggered. Meetings, phone calls and ToDos are set with automatic defaults, unless changed by an advisor. The alarm is suitably set, including loudness, snooze time (allows for multiple alarms), accompanying messages and duration.

Detailed Description Text (132):

In conjunction with CALENDAR 86, TRIGGERS 365 feature (accessed through CALENDAR 86 icon) permits advisors to conduct proactive client service by displaying relevant information (e.g., quit smoking date, age 701/2, age 591/2, client meetings, and phone calls, etc.) about clients. Some TRIGGERS 365 are set for weekly reminders (i.e., send ahead documents or quit smoking date), while other TRIGGERS 365 are set for monthly reminders (Set client service meetings, mailings, phone calls, 591/2 year old, and 701/2 year old). Thus, an advisor uses a TRIGGERS 365 to flag key events in a client's life. TRIGGERS 365 can be set up to run automatically at the startup of APPLICATION 18 or advisors can choose to run TRIGGERS 365 "manually" through CALENDAR 86. TRIGGERS 365 is an example of how, with reference to FIG. 1 and 2, APPLICATION 18 is suitably integrated with other activities on DESKTOP 10. Thus, APPLICATION 18 is suitably patterned after the way a corporation interacts with PERSONS, ORGANIZATIONS and GROUPS.

Detailed Description Text (133):

With reference to FIG. 5, in a preferred embodiment, LETTERS 87 suitably provides access to many frequently used letters, free form and mail merge, that advisors repeatedly send to a PERSON, GROUP, or ORGANIZATION. Both types of letters allow advisors to "merge" information unique to PERSON, ORGANIZATION or GROUP, e.g., salutation name, address, etc.. The use of the DRAG and DROP 370 feature (see FIG. 20) eliminates the need for repeatedly inputting the data because the data that was previously entered into CARD FILE 82 can simply be dropped onto LETTER ICON 87. Dropping onto LETTER ICON 87 distributes the demographical data into a mail merge APPLICATION 18. AMIPRO v3.0b (r30.963.0) interfaces with APPLICATION 18 to allow the FINANCIAL Advisor and LETTERS 87 functions to print documents from a word processor, and its use for this purpose is generally known.

Detailed Description Text (138):

In a preferred embodiment, an advisor initializes applications 18 by suitably dragging and dropping 370 a PERSON, ORGANIZATION, GROUP, or OTHER defined icons onto CALENDAR 86, FINANCIAL 88, LETTERS 87 or PARKING LOT 90. In a preferred embodiment, DRAG and DROP 370 is a function of OS/2 which is a commonly known operating system. Specifically, DRAG and DROP 370 preferably includes the options of:

Detailed Description Text (148):

EXTERNAL ADVISOR 490 preferably includes all other professionals (e.g., attorneys, accountants, property casualty agents, bankers, life insurance agents, stockbrokers) providing service to a CLIENT GROUP in DB2/2 DATABASE 22. With reference to FIG. 21, in a preferred embodiment, under General View 491 an EXTERNAL ADVISOR 490 is preferably be selected, thus enabling the tracking of each CLIENT GROUP's EXTERNAL ADVISOR(s) 490. EXTERNAL ADVISOR 490 information preferably includes EXTERNAL ADVISOR's role 492, whether EXTERNAL ADVISOR 490 is authorized to share information 493, and various data 494, 495 about EXTERNAL ADVISOR 490. Advisors use this feature to build alliances with attorneys or CPAs because of their shared CLIENT GROUPS. For example, joint seminars on tax law changes may need input from both an attorney and financial expert, so the GROUP's two advisors can develop a team approach to servicing GROUPS. Other tabs and buttons provide similar features, as discussed previously.

Detailed Description Text (149):

With reference to FIG. 16, in a preferred embodiment, REPORT GENERATOR 249 suitably uses RESULT LIST 243 as input and generates specific reports utilizing a separate report writer. REPORT GENERATOR 249 preferably operates in a separate process so as to not block APPLICATION 18 while the report is being generated. The report writer uses standard SQL to access DATABASE 22 for the contents of the generated reports.

Detailed Description Text (161):

Service Date Report

Detailed Description Text (164):

Financial Advisory Proposal Account Setup Form

Detailed Description Text (167):

It will be appreciated that the foregoing detailed description of a preferred embodiment of the present invention is representative of a type of client management system within the scope and spirit of the present invention. Further, those skilled in the art will recognize that various changes and modifications may be made without departing from the true spirit and scope of the present invention. Those skilled in the art will recognize that the invention is not limited to the specifics as shown here, but is claimed in any form or modification falling within the scope of the appended claims. For that reason, the scope of the present invention is set forth in the following claims.

Current US Class (3):

707

## CLAIMS:

1. A system for grouping consumers into marketable segments for improved financial advising by a financial advisor, said system comprising:

a computing device configured to operate a financial planning application program, said computing device having at least one local database configured to include data fields including at least one of local data fields, client data fields, prospect data fields, person data fields, group data fields and organization data fields;

each of said consumers having a plurality of local data fields associated therewith wherein each of said local data fields is configured to contain demographic and financial information related to each of said consumers;

a plurality of client data fields, wherein each client data field is configured to include a subset of said consumers having local data fields which are classified as a specific client of said financial advisor, wherein said client data field includes a unique client ID, said client data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said client data field;

a plurality of prospect data fields, wherein each prospect data field is configured to include a subset of said consumers having local data fields which are classified as a specific prospect of said financial advisor, wherein said prospect data field includes a unique prospect ID, said prospect data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said prospect data field;

a plurality of person data fields, wherein each person data field is configured to include a subset of said consumers having local data fields which are classified as a specific person of said financial advisor, wherein said person data field includes a unique person ID, said person data field configured to include consumers having similar local data fields to allow coordination and manipulation of

consumers within said person data field;

a plurality of group data fields, wherein each group data field is configured to include a subset of said consumers having local data fields which are classified in a specific group of said financial advisor, wherein said group data field includes a unique group ID, said group data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said group data field; and,

a plurality of organization data fields, wherein each organization data field is configured to include a subset of said consumers having local data fields which are classified in a specific organization of said financial advisor, wherein said organization data field includes a unique organization ID, said organization data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said organization data field.

2. The system of claim 1, wherein said computing device includes temporary data files, application software, a database manager and data extract.

3. The system of claim 1, wherein said financial planning applications of said computing device are object oriented applications.

4. The system of claim 1, further including a middleware communicating with said computing device, said middleware having staging and network connections, and a mainframe communicating with said middleware, said mainframe including a host database configured to include a plurality of host data fields.

5. The system of claim 4, further including a refresh routine configured to communicate with said mainframe and update said local database, said refresh routine configured to update at least one of a plurality of local data fields with said host data fields.

6. The system of claim 4, wherein said refresh routine further includes substantially real-time access to said host database.

7. The system of claim 4, further including an export routine, said export routine configured to export said local data fields to at least one of a local database of another computing device and said host database.

9. The system of claim 1, wherein said local data field includes gender local data fields, address local data fields, financial information local data fields and relationship local data fields.

11. The system of claim 1, further including a means for providing substantially real time financial information about said consumers.

18. A method for grouping consumers into marketable segments for improved financial advising by a financial advisor, said method comprising the steps of:

operating, via a computing device, a financial planning application program, said computing device having at least one local database configured to include data fields including at least one of local data fields, client data fields, prospect data fields, person data fields, group data fields and organization data fields;

associating a plurality of local data fields with each of said wherein each of said local data fields is configured to contain demographic and financial information related to each of said consumers;

providing a plurality of client data fields, wherein each client data field is configured to include a subset of said consumers having local data fields which are

classified as a specific client of said financial advisor, wherein said client data field includes a unique client ID, said client data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said client data field;

providing a plurality of prospect data fields, wherein each prospect data field is configured to include a subset of said consumers having local data fields which are classified as a specific prospect of said financial advisor, wherein said prospect data field includes a unique prospect ID, said prospect data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said prospect data field;

providing a plurality of person data fields, wherein each person data field is configured to include a subset of said consumers having local data fields which are classified as a specific person of said financial advisor, wherein said person data field includes a unique person ID, said person data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said person data field;

providing a plurality of group data fields, wherein each group data field is configured to include a subset of said consumers having local data fields which are classified in a specific group of said financial advisor, wherein said group data field includes a unique group ID, said group data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said group data field; and,

providing a plurality of organization data fields, wherein each organization data field is configured to include a subset of said consumers having local data fields which are classified in a specific organization of said financial advisor, wherein said organization data field includes a unique organization ID, said organization data field configured to include consumers having similar local data fields to allow coordination and manipulation of consumers within said organization data field.

20. The method of claim 18, further including the step of communicating with said computing device via a middleware, and the step of communicating with said middleware via a mainframe having a host database configured to include a plurality of host data fields.

22. The method of claim 20 further including the step of accessing said host database in substantially real-time.

23. The method of claim 20, further including the step of exporting said local data fields to at least one of a local database of another computing device and said host database.

26. The method of claim 18 further including the step of limiting the use of software, said software located within said computing device, said limiting step comprising the steps of:

booting said computing device;

providing a counter, whereby said counter establishes a value based upon the number of times said booting step occurs without local database being at least one of updating, backing-up and restoring by said host database;

providing a predetermined value, whereby said predetermined value is the maximum number of times that said booting step may occur without local database being at least one of updated, backed-up and restored by said host database;



comparing said predetermined value with said counter value, thereby determining if said predetermined value is exceeded; and,

upon exceeding said predetermined value, restricting access to said host mainframe.

27. The method of claim 18 further including the step of providing substantially real-time financial information about said consumers.

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)